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Gp/21644 #5
9-19-02

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Rick Rowe)	Group Art Unit: 2164
App. No.	:	10/091,381)	
Filed	:	March 4, 2002)	
For	:	METHOD AND APPARATUS FOR FACILITATING MONETARY AND COMMERCIAL TRANSACTIONS AND FOR PROVIDING CONSUMER REWARD PROGRAMS)	I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on
Examiner	:	Unknown)	

August 21, 2002

R. Scott Weide, Reg. No. 37,755

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

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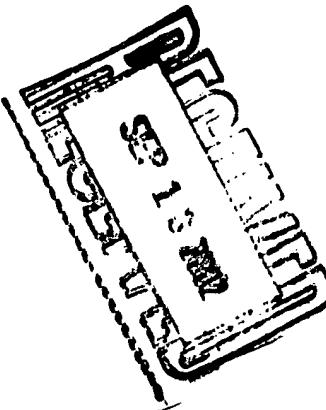
Dear Sir:

Enclosed is form PTO-1449 listing references without copies. Copies are not required to be provided in accordance with 37 C.F.R. Section 1.98(d), as they were previously submitted or cited in U.S. Patent Application No.: 09/497,788, filed February 3, 2000, entitled METHOD AND APPARATUS FOR FACILITATING MONETARY AND COMMERCIAL TRANSACTIONS.

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Filed : March 4, 2002

This Information Disclosure Statement is being filed before the mailing of the first Office Action on the merits, and as such, no fee is required in accordance with 37 C.F.R. § 1.97(b)(3).

Respectfully submitted,

Dated: August 21, 2002

By: 

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<p style="text-align: center;">U.S. DEPARTMENT OF COMMERCE (MODIFIED) PATENT AND TRADEMARK OFFICE AUG 29 2002 INFORMATION DISCLOSURE CITATION BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)</p>	ATTY. DOCKET NO. RROWE.0006P	APPLICATION NO. 10/091,381
	APPLICANT(S) Rick Rowe	
	FILING DATE March 4, 2002	GROUP ART UNIT 2164

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	4,023,013	05/1977	Kinker			
	4,091,448	05/1978	Clausing			
	4,114,027	09/1978	Slater et al.			
	5,422,468	06/1995	Abecassis			
	5,621,797	04/1997	Rosen			
	5,878,139	03/1999	Rosen			
	5,930,764	07/1999	Melchione et al.			
	5,953,710	09/1999	Fleming			
	5,999,919	12/1999	Jarecki et al.			
	6,021,943	02/2000	Chastain			

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	

rsw-10595.1

EXAMINER	DATE CONSIDERED

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<p style="text-align: center;">U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</p> <p style="text-align: center;">AUG 29 2002</p> <p style="text-align: center;">INFORMATION DISCLOSURE CITATION BY APPLICANT</p> <p style="text-align: center;">(USE SEVERAL SHEETS IF NECESSARY)</p>	ATTY. DOCKET NO.	APPLICATION NO.
	RROWE.0006P	10/091,381
	APPLICANT(S)	
	Rick Rowe	
FILING DATE	GROUP ART UNIT	
March 4, 2002	2164	

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

**EXAMINER
INITIAL**

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

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